Indicator 5: Promptness of Submitting Final Medical Reports - 4th Quarter 2003

Large Insurers (400 Claims or more per year)

			Overdue	percent	<u>YTD</u>	<u>3_yr_</u>
<u>NAIC</u>	INSURER NAME	Medicals due	Medical	<u>prompt</u>	percent	percent
15091	RURAL MUTUAL INS CO	25	2	92.0%	88.0%	79.3%
24449	REGENT INSURANCE CO	75	9	88.0%	84.5%	76.4%
24872	CONNECTICUT INDEMNITY CO THE	7	1	85.7%	77.3%	47.4%
40827	COMBINED SPECIALTY INSURANCE C	52	8	84.6%	79.6%	69.9%
15350	WEST BEND MUTUAL INS CO	121	19	84.3%	85.0%	85.8%
21407	EMCASCO INSURANCE CO	45	8	82.2%	85.3%	80.3%
15261	SOCIETY INSURANCE A MUTUAL CO	113	22	80.5%	83.6%	85.9%
23817	ILLINOIS NATIONAL INS CO	25	6	76.0%	62.7%	50.6%
SI	GENERAL MOTORS CORPORATION	12	3	75.0%	63.2%	50.9%
SI	CITY OF MILWAUKEE	52	17	67.3%	79.3%	77.0%
24988	SENTRY INSURANCE A MUTUAL CO	208	69	66.8%	71.9%	64.7%
21458	EMPLOYERS INSURANCE OF WAUSA	154	53	65.6%	69.2%	65.1%
23043	LIBERTY MUTUAL INS CO	55	19	65.5%	65.1%	59.8%
10677	CINCINNATI INSURANCE CO THE	26	9	65.4%	70.1%	65.0%
24147	OLD REPUBLIC INS CO	49	17	65.3%	66.9%	61.5%
26069	WAUSAU BUSINESS INS CO	36	13	63.9%	65.2%	63.4%
20494	TRANSPORTATION INSURANCE CO	43	16	62.8%	71.6%	66.3%
29157	UNITED WISCONSIN	50	19	62.0%	69.8%	79.3%
19445	NATIONAL UNION FIRE INS CO OF P	34	13	61.8%	58.2%	51.7%
25674	TRAVELERS INDEMNITY CO OF IL	85	33	61.2%	62.8%	60.8%
16535	ZURICH AMERICAN INSURANCE COM	121	48	60.3%	62.5%	56.8%
35386	FIDELITY & GUARANTY INS CO	26	11	57.7%	45.8%	43.4%
14184	ACUITY INSURANCE CO	96	42	56.3%	56.7%	61.5%
26042	WAUSAU UNDERWRITERS INS CO	38	17	55.3%	64.1%	60.9%
18910	AMERICAN PROTECTION INS CO	31	14	54.8%	41.8%	44.6%
23035	LIBERTY MUTUAL FIRE INS CO	110	56	49.1%	60.2%	54.2%
SI	DEPT OF ADMINISTRATION	64	36	43.8%	51.9%	43.6%
22748	PACIFIC EMPLOYERS INS CO	29	17	41.4%	42.7%	56.6%
22977	LUMBERMENS MUTUAL CAS CO	17	11	35.3%	30.5%	31.9%
30562	AMERICAN MANUFACTURERS MUT	7	6	14.3%	27.5%	35.6%
	Totals for Group:	1,806	614	66.0%	68.1%	64.4%

Indicator 5: Promptness of Submitting Final Medical Reports - 4th Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

			Overdue	percent	YTD_	<u>3_yr_</u>
NAIC	INSURER NAME	Medicals due	Medical		percent	percent
SI	BRIGGS & STRATTON CORP	7	0	100.0%	100.0%	97.1%
42480	VENTURE INS CO	5	0	100.0%	96.2%	92.9%
14303	INTEGRITY MUTUAL INS CO	20	1	95.0%	94.7%	82.6%
13935	FEDERATED MUTUAL INS CO	14	0	100.0%	93.7%	79.4%
SI	BRUNSWICK CORPORATION	3	1	66.7%	91.3%	79.7%
SI	KOHLER CORPORATION	31	3	90.3%	88.2%	83.0%
22659	INDIANA INSURANCE CO	3	1	66.7%	88.2%	73.6%
18988	AUTO OWNERS INS CO	10	2	80.0%	86.7%	91.5%
24414	GENERAL CAS CO OF WI	24	3	87.5%	85.8%	81.0%
13986	FRANKENMUTH MUTUAL INS CO	21	6	71.4%	85.7%	64.0%
10239	SECURA SUPREME	1	1	0.0%	85.7%	65.5%
SI	SCHNEIDER NATIONAL CARRIERS I	22	2	90.9%	84.7%	81.5%
SI	COOPER POWER SYSTEMS INC	8	0	100.0%	84.4%	68.3%
24902	SECURITY INSURANCE CO OF HARTF	9	3	66.7%	83.3%	63.9%
21237	CASUALTY RECIPROCAL EXCHANGE	3	1	66.7%	83.3%	76.5%
25976	UTICA MUTUAL INS CO	0	0	0.0%	83.3%	68.8%
21415	EMPLOYERS MUTUAL CASUALTY C	40	9	77.5%	81.8%	82.9%
20486	TRANSCONTINENTAL INSURANCE C	27	3	88.9%	81.4%	72.4%
19275	AMERICAN FAMILY MUTUAL INS CO	21	5	76.2%	80.4%	85.4%
22322	GREENWICH INSURANCE CO	15	3	80.0%	80.4%	81.7%
25402	AMCOMP ASSURANCE CORP	20	3	85.0%	80.0%	78.4%
24228	PEKIN INSURANCE CO	10	3	70.0%	78.3%	60.8%
24830	CITIES & VILLAGES MUTUAL INS CO	6	1	83.3%	77.8%	62.1%
31895	AMERICAN INTERSTATE INS CO	5	3	40.0%	77.3%	70.5%
10472	CAPITOL INDEMNITY CORP	12	4	66.7%	77.1%	80.6%
24589	AMERICAN & FOREIGN INS CO	16	9	43.8%	75.4%	71.3%
19682	HARTFORD FIRE INSURANCE CO	6	1	83.3%	75.0%	70.7%
31003	TRI STATE INS CO OF MN	25	7	72.0%	74.4%	70.2%
SI	MILWAUKEE BOARD OF SCHOOL DI	22	7	68.2%	73.0%	70.3%
19259	SELECTIVE INS CO OF SOUTH CAROL	7	2	71.4%	72.7%	59.1%
19305	ASSURANCE COMPANY OF AMER	5	1	80.0%	72.4%	54.1%
24767	ST PAUL FIRE & MARINE INS CO	18	6	66.7%	69.2%	57.1%
26425	WAUSAU GENERAL INS CO	15	4	73.3%	69.2%	63.0%
39357	TRAVELERS INSURANCE CO THE	13	4	69.2%	68.8%	61.4%
41181	UNIVERSAL UNDERWRITERS INS CO	2	0	100.0%	66.7%	44.8%
22543	SECURA INSURANCE A MUTUAL CO	21	9	57.1%	66.3%	68.9%
26956	WIS COUNTY MUTUAL INS CORP	9	4	55.6%	65.7%	66.0%
SI	STORA ENSO NORTH AMERICA COR	5	3	40.0%	64.9%	52.7%
SI	MILWAUKEE TRANSPORT SERVICES I	6	3	50.0%	64.4%	71.9%
13021	UNITED FIRE & CASUALTY CO	6	4	33.3%	64.3%	57.9%
29459	TWIN CITY FIRE INS CO	16	6	62.5%	64.2%	59.3%
40967	ST PAUL FIRE & CASUALTY INS CO	6	3	50.0%	63.9%	52.9%
SI	DAIMLERCHRYSLER CORPORATION	6	3	50.0%	63.6%	52.2%
19895	ATLANTIC MUTUAL INS CO	0	0	0.0%	62.5%	40.4%
15393	WISCONSIN AMERICAN MUTUAL INS	8	4	50.0%	61.8%	67.2%
42404	LIBERTY INSURANCE CORP	7	2	71.4%	61.5%	66.0%
30104	HARTFORD UNDERWRITERS INS CO	13	7	46.2%	60.0%	55.2%
24678	ROYAL INDEMNITY CO	27	12		59.3%	56.8%
40142	AMERICAN ZURICH INS CO	3	0	100.0%	57.1%	64.5%
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Indicator 5: Promptness of Submitting Final Medical Reports - 4th Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

			Overdue	percent	YTD	<u>3_yr_</u>
<u>NAIC</u>	INSURER NAME	Medicals due	<u>Medical</u>	<u>prompt</u>	percent	percent
14591	MILWAUKEE MUTUAL INS CO	3	0	100.0%	55.6%	54.5%
19380	AMERICAN HOME ASSURANCE CO	27	12	55.6%	55.2%	54.2%
24791	ST PAUL MERCURY INS CO	5	2	60.0%	52.6%	52.4%
SI	UW-SYSTEM ADMINISTRATION	31	18	41.9%	51.8%	56.4%
10166	ACCIDENT FUND INS CO OF AMERIC	18	10	44.4%	51.4%	52.9%
SI	COUNTY OF MILWAUKEE	19	11	42.1%	50.8%	48.8%
19410	COMMERCE & INDUSTRY INS CO	26	14	46.2%	50.0%	54.8%
SI	CITY OF MADISON	17	8	52.9%	50.0%	49.2%
19429	INSURANCE COMPANY OF STATE OF	16	7	56.3%	50.0%	51.1%
20443	CONTINENTAL CASUALTY CO	8	5	37.5%	50.0%	43.9%
25682	TRAVELERS INDEMNITY CO OF CT T	10	8	20.0%	47.8%	59.4%
26980	ROYAL INSURANCE CO OF AMERICA	6	3	50.0%	47.1%	41.4%
20281	FEDERAL INSURANCE CO	19	13	31.6%	43.1%	57.0%
25887	UNITED STATES FIDELITY & GUARANT	13	4	69.2%	42.0%	47.3%
22918	AMERICAN MOTORISTS	10	4	60.0%	38.9%	29.2%
20346	PACIFIC INDEMNITY CO	12	10	16.7%	34.5%	51.6%
21873	FIREMANS FUND INS CO	6	2	66.7%	34.1%	40.4%
25879	FIDELITY & GUARANTY INS UNDERWR	2	1	50.0%	30.0%	24.3%
SI	WISCONSIN BELL INC	4	3	25.0%	27.8%	25.0%
SI	GEORGIA PACIFIC CORPORATION	3	3	0.0%	0.0%	5.9%
SI	TARGET CORP	0	0	0.0%	0.0%	0.0%
	Totals for Group:	854	297	65.2%	69.0%	65.2%

Indicator 5: Promptness of Submitting Final Medical Reports - 4th Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

			Overdue	percent	<u>YTD</u>	<u>3 yr</u>
NAIC	INSURER_NAME	Medicals due	Medical	prompt	percent	percent
SI	STI HOLDINGS, INC	0	0	0.0%	0.0%	100.0%
13331	AMERICAN HARDWARE MUTUAL I	3	0	100.0%	92.3%	94.7%
SI	USF HOLLAND INC	3	0	100.0%	100.0%	92.5%
SI	COUNTY OF WINNEBAGO	0	0	0.0%	100.0%	91.3%
SI	TEXTRON INC	2	0	100.0%	100.0%	90.9%
SI	KIMBERLY-CLARK CORPORATION	4	1	75.0%	88.9%	90.4%
SI	COUNTY OF DODGE	3	0	100.0%	100.0%	89.5%
SI	COUNTY OF OUTAGAMIE	5	1	80.0%	85.7%	88.2%
25151	STATE FARM GENERAL INS CO	0	0	0.0%	100.0%	88.2%
SI	TECUMSEH PRODUCTS COMPANY	3	0	100.0%	94.1%	87.8%
25143	STATE FARM FIRE & CASUALTY CO	8	0	100.0%	81.5%	83.8%
23108	LUMBERMEN'S UNDERWRITING AL	0	0	0.0%	100.0%	82.6%
20109	BITUMINOUS FIRE & MARINE INS CO	1	1	0.0%	60.0%	81.8%
SI	COUNTY OF DANE	3	1	66.7%	71.4%	81.5%
SI	COUNTY OF JEFFERSON	0	0	0.0%	83.3%	80.0%
SI	ILLINOIS TOOL WORKS INC	0	0	0.0%	100.0%	80.0%
SI	COUNTY OF WASHINGTON	3	1	66.7%	69.2%	79.3%
SI	VOLLRATH COMPANY LLC	2	0	100.0%	81.8%	79.3%
20508	VALLEY FORGE INS CO	11	4	63.6%	78.1%	79.2%
26662	MILWAUKEE CASUALTY INSURANC	4	1	75.0%	81.8%	77.3%
11371	GREAT WEST CASUALTY CO	3	0	100.0%	92.3%	76.5%
SI	COUNTY OF SHEBOYGAN	3	0	100.0%	75.0%	75.0%
14516	HARLEYSVILLE LAKE STATES INS C	1	0	100.0%	66.7%	75.0%
15377	WESTERN NATIONAL MUTUAL INS C	8	2	75.0%	75.0%	73.3%
SI	MARTEN TRANSPORT LTD	5	3	40.0%	60.7%	73.1%
SI	COUNTY OF ROCK	4	1	75.0%	80.0%	72.9%
18767	CHURCH MUTUAL INSURANCE CO	4	1	75.0%	75.0%	72.7%
SI	BENEVOLENT CORPORATION CEDA	7	2	71.4%	79.3%	72.6%
SI	KRAFT FOODS NORTH AMERICA INC	0	0	0.0%	100.0%	72.0%
SI	FEDERAL EXPRESS CORPORATION	3	0	100.0%	85.0%	71.6%
SI	HARNISCHFEGER CORPORATION	3	2	33.3%	44.4%	69.2%
19704	AMERICAN STATES INS CO	0	0	0.0%	100.0%	69.0%
25615	CHARTER OAK FIRE INS CO	2	0	100.0%	77.8%	68.4%
21857	AMERICAN INSURANCE CO THE	2	0	100.0%	75.0%	68.2%
19690	AMERICAN ECONOMY INS CO	0	0	0.0%	60.0%	68.0%
33600	L M INSURANCE CORP	1	0	100.0%	66.7%	67.5%
SI	COUNTY OF WALWORTH	5	2	60.0%	50.0%	66.7%
23582	HARLEYSVILLE INSURANCE CO	1	0	100.0%	100.0%	66.7%
SI	CONSOLIDATED PAPERS INC	0	0	0.0%	0.0%	66.7%
36919	HAWKEYE SECURITY INS CO	4	1	75.0%	68.8%	65.2%
33588	FIRST LIBERTY INS CORP THE	9	1	88.9%	77.8%	61.8%
SI	CASE CORPORATION	1	0	100.0%	66.7%	61.5%
23280	CINCINNATI INDEMNITY CO	1	1	0.0%	75.0%	61.5%
SI	FORT JAMES OPERATING COMPANY	1	0	100.0%	50.0%	61.5%
SI	COUNTY OF MANITOWOC	4	1	75.0%	55.6%	61.3%
19801	ARGONAUT INS CO	1	0	100.0%	100.0%	61.1%
24732	GENERAL INSURANCE CO OF AMERI	0	0	0.0%	50.0%	60.9%
14117	GRINNELL MUT REINSUR CO	0	0	0.0%	77.8%	60.9%
24422	LEGION INSURANCE CO		_	0.0%	50.0%	60.4%
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Indicator 5: Promptness of Submitting Final Medical Reports - 4th Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

			Overdue	percent	YTD_	<u>3_yr_</u>
NAIC	INSURER NAME	Medicals due	<u>Medical</u>		percent	percent
22292	HANOVER INSURANCE CO THE	4	1	75.0%	83.3%	60.0%
SI	DEPT OF TRANSPORTATION	3	1	66.7%	76.9%	60.0%
22489	HIGHLANDS INSURANCE CO	0	0	0.0%	100.0%	60.0%
25534	TIG INSURANCE CO	0	0	0.0%	100.0%	60.0%
28665	CINCINNATI CASUALTY CO THE	5	3	40.0%	66.7%	58.5%
14265	INDIANA LUMBERMENS MUTUAL IN	1	0	100.0%	62.5%	57.7%
26247	AMERICAN GUARANTEE & LIABIL	5	1	80.0%	68.8%	57.1%
SI	LAND O LAKES INC	4	2	50.0%	42.9%	57.1%
24880	FIRE & CASUALTY INS CO OF CT THE	0	0	0.0%	100.0%	57.1%
24112	WESTFIELD INSURANCE CO	0	0	0.0%	33.3%	55.4%
14176	HASTINGS MUTUAL INS CO	0	0	0.0%	80.0%	55.2%
42650	ONEBEACON MIDWEST INS CO	2	1	50.0%	40.0%	54.5%
21180	SENTRY SELECT	4	2	50.0%	50.0%	53.8%
SI	JOURNAL SENTINEL INC	3	3	0.0%	42.9%	53.8%
21865	ASSOCIATED INDEMNITY CORP	2	2	0.0%	20.0%	53.8%
25658	TRAVELERS INDEMNITY COMPANY T	0	0	0.0%	50.0%	53.8%
21113	UNITED STATES FIRE INS CO	7	3	57.1%	56.3%	53.4%
21261	ELECTRIC INSURANCE CO	2	0	100.0%	85.7%	53.3%
20427	AMERICAN CASUALTY CO OF READI	1	0	100.0%	55.6%	52.4%
SI	WISCONSIN ELECTRIC POWER COMP	5	2	60.0%	46.2%	52.2%
10502	MERIDIAN CITIZENS MUTUAL INSU	0	0	0.0%	100.0%	52.0%
20397	VIGILANT INSURANCE CO	1	1	0.0%	30.0%	51.4%
SI	KWIK TRIP INC	2	1	50.0%	46.2%	50.0%
18023	STAR INSURANCE CO	2	1	50.0%	50.0%	50.0%
10545	FREMONT CASUALTY INSURANCE	1	1	0.0%	0.0%	50.0%
29424	HARTFORD CASUALTY INS CO	1	1	0.0%	25.0%	50.0%
25135	STATE AUTOMOBILE MUTUAL INSU	0	0	0.0%	50.0%	50.0%
SI	ALLEN-BRADLEY COMPANY LLC	2	1	50.0%	62.5%	48.6%
SI	COUNTY OF LA CROSSE	2	1	50.0%	60.0%	48.6%
13439	PARTNERS MUTUAL INS CO	1	1	0.0%	28.6%	48.5%
37273	FIREMANS FUND INS CO OF WI	2	1	50.0%	50.0%	48.3%
10804	CONTINENTAL WESTERN INS CO	9	2	77.8%	75.0%	48.0%
SI	KOHLS FOOD STORES INC	2	1	50.0%	22.2%	46.2%
27855	ZURICH AMERICAN INS OF IL	1	1	0.0%	33.3%	46.2%
19038	TRAVELERS CASUALTY & SURETY C	12	7	41.7%	53.8%	45.9%
37478	HARTFORD INSURANCE CO OF THE M	0	0	0.0%	100.0%	45.5%
24775	ST PAUL GUARDIAN INS CO	1	0	100.0%	50.0%	44.4%
SI	J C PENNEY CORPORATION INC	2	1	50.0%	50.0%	44.0%
20699	ACE PROPERTY AND CASUALTY IN	1	0	100.0%	33.3%	42.9%
SI	DELPHI CORPORATION	1	1	0.0%	33.3%	42.9%
21040	FREMONT INDEMNITY CO	0	0	0.0%	0.0%	42.9%
33006	AMERICAN PHYSICIANS ASSURANC	0	0	0.0%	75.0%	42.1%
21105	NORTH RIVER INS CO THE	1	0	100.0%	100.0%	40.5%
19356	MARYLAND CASUALTY CO	1	1	0.0%	37.5%	40.0%
SI	COUNTY OF BROWN	2	1	50.0%	66.7%	38.5%
SI	RIPON FOODS INC	3	1	66.7%	60.0%	36.4%
45934	AMERICAN COMPENSATION	0	0	0.0%	40.0%	35.7%
SI	COUNTY OF WAUKESHA	1	1	0.0%	50.0%	33.3%
SI	WISCONSIN PUBLIC SERVICE CORP	0	•	0.0%	33.3%	33.3%
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Indicator 5: Promptness of Submitting Final Medical Reports - 4th Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

			<u>Overdue</u>	<u>percent</u>	<u>YTD</u>	<u>3_yr_</u>
<u>NAIC</u>	INSURER NAME	Medicals due	Medical	<u>prompt</u>	percent	percent
22667	ACE AMERICAN INSURANCE CO	23	15	34.8%	31.8%	32.7%
SI	EMERSON ELECTRIC COMPANY	6	6	0.0%	23.8%	30.0%
SI	INTERNATIONAL PAPER COMPANY	7	3	57.1%	33.3%	29.4%
24732	PENNSYLVANIA GENERAL INSURAN	1	1	0.0%	0.0%	29.4%
20613	AMERICAN EMPLOYERS INS CO	0	0	0.0%	50.0%	28.6%
29785	NN INSURANCE CO	0	0	0.0%	0.0%	28.6%
SI	KMART CORPORATION	0	0	0.0%	50.0%	26.1%
20621	ONEBEACON AMERICA INSURANCE C	0	0	0.0%	60.0%	24.4%
19828	ARGONAUT MIDWEST INS CO	0	0	0.0%	0.0%	20.0%
SI	CONAGRA DAIRY FOODS COMPANY	0	0	0.0%	0.0%	15.4%
24074	OHIO CASUALTY INS CO	3	3	0.0%	0.0%	12.5%
	Totals for Group:	267	102	61.8%	64.3%	59.5%